

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

THERESA J. FULLERTON

Debtor(s)

Case No. 18-10948JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2018.
- 2) The plan was confirmed on 11/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/11/2019, 05/08/2020, 04/14/2021, 05/01/2021, 10/12/2022, 10/03/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/13/2020, 07/11/2024.
- 5) The case was dismissed on 06/20/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 83.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,275.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$281,480.00
Less amount refunded to debtor	\$8,204.01

NET RECEIPTS: **\$273,275.99**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$13,538.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$15,538.83**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	276.00	NA	NA	0.00	0.00
AFNI	Unsecured	NA	NA	NA	0.00	0.00
AFNI	Unsecured	NA	NA	NA	0.00	0.00
CITIZENS BANK	Secured	0.00	0.00	4,000.00	79.79	0.00
CITIZENS BANK	Secured	0.00	0.00	0.00	0.00	0.00
CITIZENS BANK	Secured	71,503.00	0.00	0.00	41,942.87	0.00
CITIZENS BANK	Secured	9,711.00	0.00	0.00	12,730.00	0.00
CITY OF ERIE RENTAL REGISTRATIO	Secured	1,395.00	NA	1,400.00	16.49	851.90
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	8,689.00	8,971.53	0.00	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	0.00	NA	18,000.00	226.77	9,855.00
INTERNAL REVENUE SERVICE*	Priority	NA	630.44	630.44	630.44	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	68.08	68.08	68.08	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	52,744.00	53,437.73	0.00	55,892.57	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	0.00	2,785.46	2,785.46	55.57	0.00
MARQUETTE SAVINGS BANK	Secured	0.00	2,074.61	2,074.61	41.39	0.00
MARQUETTE SAVINGS BANK	Secured	0.00	1,304.60	1,304.60	26.02	0.00
MARQUETTE SAVINGS BANK	Secured	0.00	1,695.62	1,695.62	33.83	0.00
MARQUETTE SAVINGS BANK	Secured	28,691.00	30,139.55	0.00	26,422.51	0.00
MARQUETTE SAVINGS BANK	Secured	22,801.00	23,730.58	0.00	17,335.13	0.00
MARQUETTE SAVINGS BANK	Secured	22,701.00	23,956.78	0.00	18,721.59	0.00
PENELEC	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	4,300.00	3,191.22	2,888.90	2,888.90	258.50
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	0.00	1,036.35	1,036.35	1,036.35	0.00
SYNCHRONY BANK**	Unsecured	493.00	NA	NA	0.00	0.00
THOMAS HORVATH	Secured	25,000.00	16,739.68	16,739.68	16,739.68	3,177.11
TRIDENT ASSET MANAGEMENT	Unsecured	148.00	NA	NA	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Priority	0.00	0.00	2,998.10	2,998.10	0.00
US BANK TRUST NA - OWNER TRUST	Secured	50,614.00	51,684.47	0.00	30,685.41	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	906.28	906.28	18.08	0.00
WILLIAM H & REBECCA H STAFFORD	Secured	4,500.00	11,713.38	11,713.38	11,713.38	3,291.70

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$31,341.96	\$235,072.04	\$6,727.31
Mortgage Arrearage	\$12,766.57	\$254.68	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,400.00	\$243.26	\$10,706.90
TOTAL SECURED:	\$63,508.53	\$235,569.98	\$17,434.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,628.54	\$3,628.54	\$0.00
TOTAL PRIORITY:	\$3,628.54	\$3,628.54	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,104.43	\$1,104.43	\$0.00

Disbursements:		
Expenses of Administration	<u>\$15,538.83</u>	
Disbursements to Creditors	<u>\$257,737.16</u>	
TOTAL DISBURSEMENTS :		<u>\$273,275.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.